Attorney Docket No.: 38494-00252

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/661,449 Examiner: Agwumezie, Charles C.

Applicant: Gillum Art Unit: 3621

Filed: September 13, 2003 Customer No.: 36754

Title: METHOD OF DETECTING | Confirmation No.: 7810

SUSPICIOUS TRANSACTIONS

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

RESPONSE TO FINAL OFFICE ACTION

Dear Sir:

Responsive to the Office Action mailed September 25, 2006, Applicants provide the following:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper. Remarks begin on page 6 of this paper.

The Commissioner is hereby authorized to charge any additional fees which may be required for this amendment, or credit any overpayment, to Deposit Account 502509.

In the event that an extension of time is required or may be required in addition to that requested in a petition for an extension of time, the Commissioner is requested to grant a petition for that extension of time which is required to make this response timely and is hereby authorized to charge any fee for such an extension of time or credit any overpayment for an extension of time to Deposit Account 502509.